

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
ARLENE JOYCE BYLINA § Case No. 16-04043
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Peter N. Metrou, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 1,381.00 (Without deducting any secured claims)	Assets Exempt: 25,772.00
Total Distributions to Claimants: 35,661.76	Claims Discharged Without Payment: 29,269.35
Total Expenses of Administration: 14,338.24	

3) Total gross receipts of \$ 65,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$ 50,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 0.00	\$ 2,823.37	\$ 2,823.37	\$ 2,823.37
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	14,338.24	14,338.24	14,338.24
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	60,557.00	45,266.74	45,266.74	32,838.39
TOTAL DISBURSEMENTS	\$ 60,557.00	\$ 62,428.35	\$ 62,428.35	\$ 50,000.00

4) This case was originally filed under chapter 7 on 02/10/2016 . The case was pending for 16 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/05/2017 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1361 Rock Run Dr	1110-000	65,000.00
TOTAL GROSS RECEIPTS		\$ 65,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Bylina, Arlene Joyce	Exemptions	8100-002	15,000.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 15,000.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Rock Run Pointe 3033 W Jefferson St Suite 100 Joliet IL 60435		0.00	NA	NA	0.00
	First American Title Company	4700-000	NA	2,823.37	2,823.37	2,823.37
TOTAL SECURED CLAIMS			\$ 0.00	\$ 2,823.37	\$ 2,823.37	\$ 2,823.37

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Peter N. Metrou	2100-000	NA	5,750.00	5,750.00	5,750.00
Peter N. Metrou	2200-000	NA	35.95	35.95	35.95
LTD. International Sureties	2300-000	NA	22.83	22.83	22.83
First American Title Company	2500-000	NA	3,302.01	3,302.01	3,302.01
Associated Bank	2600-000	NA	383.45	383.45	383.45
CLERK OF THE BANKRUPTCY COURT	2700-000	NA	176.00	176.00	176.00
Metrou & Associates, P.C.	3110-000	NA	500.00	500.00	500.00
Kutchins Robbins & Diamond ITD.	3410-000	NA	918.00	918.00	918.00
First American Title Company	3991-000	NA	3,250.00	3,250.00	3,250.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 14,338.24	\$ 14,338.24	\$ 14,338.24

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase CARD		6,825.00	NA	NA	0.00
	Chase CARD		5,741.00	NA	NA	0.00
	COMENITY BANK/Lnbryant		0.00	NA	NA	0.00
	Sears Bankruptcy Recover		4,275.00	NA	NA	0.00
3	CAPITAL ONE BANK (USA), N.A.	7100-000	2,792.00	2,870.62	2,870.62	2,082.47
5	CITIBANK, N.A.	7100-000	9,340.00	9,573.34	9,573.34	6,944.90
4	CREDIT FIRST NA	7100-000	1,970.00	1,989.41	1,989.41	1,443.20
1	DISCOVER BANK	7100-000	14,530.00	15,191.05	15,191.05	11,020.22
2	DISCOVER BANK	7100-000	10,334.00	10,940.71	10,940.71	7,936.85

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
6	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	4,750.00	4,701.61	4,701.61	3,410.75
TOTAL GENERAL UNSECURED CLAIMS			\$ 60,557.00	\$ 45,266.74	\$ 45,266.74	\$ 32,838.39

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 16-04043 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: ARLENE JOYCE BYLINA Date Filed (f) or Converted (c): 02/10/2016 (f)
341(a) Meeting Date: 03/07/2016
For Period Ending: 06/05/2017 Claims Bar Date: 07/14/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1361 Rock Run Dr	50,000.00	65,000.00		65,000.00	FA
2. Ford Escape 2002 Approx Milage 86,000.00	2,800.00	0.00		0.00	FA
3. Furniture, linens, small appliances, table & chairs, bedroom	2,500.00	0.00		0.00	FA
4. Flat screen TV, computer, printer, music collection, cell ph	500.00	0.00		0.00	FA
5. Everyday clothes	300.00	0.00		0.00	FA
6. Everyday jewelry	500.00	0.00		0.00	FA
7. Private Bank	5,468.00	0.00		0.00	FA
8. 2015 Federal Income Tax Refund	85.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$62,153.00	\$65,000.00	\$65,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Investigation into equity in home 4/10/2016. Motion to employ real estate attorney granted 5/20/2016 see Dkt# 27. Liquidated Debtor's residence per court order on 6/24/2016 see Dkt# 30. Motion to employ accountant granted 10/7/2016 see Dkt# 41. Claims review and waiting on final tax return.

Initial Projected Date of Final Report (TFR): 04/03/2017

Current Projected Date of Final Report (TFR): 04/03/2017

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-04043
Case Name: ARLENE JOYCE BYLINA

Trustee Name: Peter N. Metrou, Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5652

Checking

Taxpayer ID No: XX-XXX4000

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 06/05/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/28/16		First American Title Company 3492 Caton Farm Road Joliet, IL 60431	Proceeds from Real Estate liquidation		\$55,624.62		\$55,624.62
			Gross Receipts \$65,000.00				
			Credit to Buyer for Property Taxes (\$1,542.82)	2500-000			
			Owners Policy for Buyer (\$1,400.00)	2500-000			
			Real Estate Broker Commission (\$3,250.00)	3991-000			
			Transfer Taxes (\$97.50)	2500-000			
			HOA Paid Assessment Letter (\$125.00)	2500-000			
			2015 Tax Penalties (\$2,823.37)	4700-000			
			Commitment Update Search (\$125.00)	2500-000			
			CPL Letter (\$50.00)	2500-000			
			IL Owners Policy Fee (\$3.00)	2500-000			
			Credit to Seller for Prepaid HOA Dues \$41.31	2500-000			
	1		1361 Rock Run Dr \$65,000.00	1110-000			
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.67	\$55,613.95
08/15/16	101	Arlene Joyce Bylina 1414 Spring Oaks Drive Joliet, IL 60431	Debtor's Exemptions Homestead Exemption per Schedule C.	8100-002		\$15,000.00	\$40,613.95
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$76.19	\$40,537.76

Page Subtotals:

\$55,624.62

\$15,086.86

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-04043
Case Name: ARLENE JOYCE BYLINA

Trustee Name: Peter N. Metrou, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX5652
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4000
For Period Ending: 06/05/2017

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$58.33	\$40,479.43
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$60.18	\$40,419.25
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$58.15	\$40,361.10
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$60.01	\$40,301.09
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$59.92	\$40,241.17
02/07/17	102	LTD. International Sureties 701 Poydras St. New Orleans, LA 70139	Bond Payment	2300-000		\$22.83	\$40,218.34
04/07/17	103	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Distribution			\$5,785.95	\$34,432.39
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$5,750.00)	2100-000			
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$35.95)	2200-000			
04/07/17	104	CLERK OF THE BANKRUPTCY COURT 219 S. Dearborn Chicago, IL 60604	Final distribution representing a payment of 100.00 % per court order.	2700-000		\$176.00	\$34,256.39
04/07/17	105	Metrou & Associates, P.C. 123 W. Washington St. Suite 216 Oswego, IL 60543	Final distribution representing a payment of 100.00 % per court order.	3110-000		\$500.00	\$33,756.39
04/07/17	106	Kutchins Robbins & Diamond ITD. 35 East Wacker Drive Suite 1550 Chicago, IL 60601	Final distribution representing a payment of 100.00 % per court order.	3410-000		\$918.00	\$32,838.39

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-04043
Case Name: ARLENE JOYCE BYLINA

Trustee Name: Peter N. Metrou, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX5652
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4000
For Period Ending: 06/05/2017

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/07/17	107	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Final distribution to claim 1 representing a payment of 72.54 % per court order.	7100-000		\$11,020.22	\$21,818.17
04/07/17	108	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Final distribution to claim 2 representing a payment of 72.54 % per court order.	7100-000		\$7,936.85	\$13,881.32
04/07/17	109	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Final distribution to claim 3 representing a payment of 72.54 % per court order.	7100-000		\$2,082.47	\$11,798.85
04/07/17	110	CREDIT FIRST NA Po Box 818011 Cleveland, OH 44181	Final distribution to claim 4 representing a payment of 72.54 % per court order.	7100-000		\$1,443.20	\$10,355.65
04/07/17	111	CITIBANK, N.A. C/O QUANTUM3 GROUP LLC PO BOX 280 KIRKLAND, WA 98083-0280	Final distribution to claim 5 representing a payment of 72.54 % per court order.	7100-000		\$6,944.90	\$3,410.75
04/07/17	112	PORTFOLIO RECOVERY ASSOCIATES, LLC SUCCESSOR TO SYNCHRONY BANK (OLD NAVY VISA CARD) POB 41067 NORFOLK, VA 23541	Final distribution to claim 6 representing a payment of 72.54 % per court order.	7100-000		\$3,410.75	\$0.00

COLUMN TOTALS	\$55,624.62	\$55,624.62
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$55,624.62	\$55,624.62
Less: Payments to Debtors	\$0.00	\$15,000.00
Net	\$55,624.62	\$40,624.62

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5652 - Checking	\$55,624.62	\$40,624.62	\$0.00
	\$55,624.62	\$40,624.62	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$9,375.38		
Total Net Deposits:	\$55,624.62		
Total Gross Receipts:	\$65,000.00		

Page Subtotals:

\$0.00

\$0.00